

PREMIER



# NORTHBRIDGE FINANCE LTD



AGREEMENT NO.  

FIXED SUM LOAN AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

2  
220884

NFL PLRC 05/05 v D ss 6-16

SSProcess 1.7.0

20060630

Username: GRO

"We" are Northridge Finance Limited of 24 Castle St., Edinburgh, EH2 3HT  
"You" are the Customer(s) named below

Name(s):  
Address(es):

**SPECIMEN**

### KEY FINANCIAL INFORMATION

(A) Amount of Credit £ (D - E)	Repayments The Balance Payable (C) is repayable by:			
(B) Total Amount Payable £ (A + E + F)	No. of Instals.	Inst. Frequency	Amount	Commencing
(C) Balance Payable £ (B - E)		Single	£	31/07/2006
		Monthly	£	31/08/2006

The first regular instalment includes any Acceptance Fee.

APR  %      Duration of Agreement  months

### OTHER FINANCIAL II

**Complete**

Goods:	(D) Total Cash Price of Goods	£
Model:	(E) Advance Payment (payable on or before Date of the Agreement)	
VIN/Chassis No:	Cash	£
Registration No:      Date	Part Exchange	£
	(F) Total Charge for Credit	
	Interest Charges	£
	Acceptance Fee	£
	Rate of Interest (per annum):	% (fixed)

The interest charges have been calculated by applying the Rate of Interest shown above to the Amount of Credit assuming the duration of the agreement is as stated under the heading Key Financial Information.

### KEY INFORMATION

- Security: Security not required.
- Charges payable by you in the event of your breach of this Agreement
  - each letter chasing payment of arrears
  - each unpaid direct debit/represented cheque

We may vary these charges in accordance with Clause 4 of the Terms and Conditions.

  - Agent's fees for tracing you and/or locating the Goods will be charged at the agent's standard rates which are current at that time.
  - Auction fees/storage fees/insurance costs will be charged at the rates which are current at the time they are incurred.
  - You will also have to pay any legal costs we incur on a full indemnity basis.
- If you fail to make any payment on its due date, we may charge daily interest on such amount at the Rate of Interest shown above. This will be charged from the date when the payment fell due until it is actually paid. The Rate of Interest may be charged before as well as after any court judgement.
- This Agreement is not cancellable under the Consumer Credit Act 1974, the Timeshare Act 1992 or the Financial Services (Distance Marketing) Regulations 2004.

# SPECIMEN

## KEY INFORMATION - Continued

5. You may settle this Agreement early at any time (see Clause 3a of the Terms and Conditions). Below, you will see three examples of what you would pay if you chose to settle early. The examples are based on the Amount of Credit specified in Key Financial Information above. The amounts shown are only illustrative. In calculating these amounts, no account has been taken of any variation which might occur under the Agreement.

Date of Settlement	Amount Payable
15 months after commencement (date to be inserted is one quarter (¼) of term)	£
30 months after commencement (date to be inserted is one half (½) of term)	£
45 months after commencement (date to be inserted is three quarters (¾) of term)	£

### MISSING PAYMENTS

Missing payments could have severe consequences and make obtaining credit more difficult.

### IMPORTANT - READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, we cannot enforce this agreement without getting a court order.

The Act also gives you a number of rights:

- 1) You can settle this agreement at any time by giving notice in writing and paying off the amount you owe under the agreement which may be reduced by a rebate. Examples indicating the amount you have to pay appear in the agreement.
- 2) If you have received unsatisfactory goods or services paid for under this agreement you may have a right to sue the supplier, us or both.
- 3) If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue us.

If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.

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### CUSTOMER DECLARATION

I, the Customer, confirm as follows:

- a) this Agreement was fully completed when presented to me for signature (save for the signature of Northridge Finance Limited);
- b) the information contained in this Agreement is accurate and that you will rely on this information when deciding whether to enter into this Agreement; and
- c) I have read and understood the information contained in pages 1 and 2 of this Agreement and in the Terms and Conditions.

### CUSTOMER SIGNATURE


This is a Credit Agreement regt 1974. Sign it only if you want to

Signature(s) of Customer(s)

Customer

SSProcess8.1.7.0

### DATA PROTECTION

Before you sign this Agreement, it is important that you have read and understood the data protection notice in clause 8 of the Terms and Conditions which you will find next to this symbol. 

We may wish to tell you about products and services which may interest you, offered by us or selected third parties. If you do not wish us to do so, please write to us at 32 Central Avenue, Bangor, Co. Down, BT20 3AS.

Signature of Independent Witness

Print Name \_\_\_\_\_

Address of Witness \_\_\_\_\_

Occupation \_\_\_\_\_

Witness

20060630

Signed for and on behalf of Northridge Finance Limited

Date of Agreement \_\_\_\_\_

Username: GRO